

**Amendments to the Specification:**

Please replace the paragraph beginning on page 1, line 27 through page 1, line 35 with the following rewritten paragraph:

Some ratings are more useful than others. Several factors may effect usefulness of a rating, for example, whether it is objective, whether it is timely, or whether it is comprised of certain attributes. Many of the presently-known ratings are based on a system which gathers input from a group of critics who are guided by a predefined set of criteria. Such a process can be tedious and long, and, as a result, the rating may not be timely. In addition, the results of such a process are highly ~~objective~~subjective.

Please replace the paragraph beginning on page 18, line 22 through page 18 line 30 with the following rewritten paragraph:

In another embodiment, comparing the price of a sailing on September 1 on Carnival, priced at \$700, column 710, divided by the ship's rating index of about 1.05, to the FMV of such sail, ~~[[ \$767 ]]~~\$683, yields a ratio of 0.976. This means that the price of Carnival is lower than the FMV and the cruise is offered at a discount. The ratio can also be presented as percent saving. That is, in this example, the Carnival cruise of September ~~[[ 8 ]]~~1 is offered at a saving of 2.4%.

Please replace the paragraph beginning on page 18, line 31 through page 18 line 34 with the following rewritten paragraph:

In yet another embodiment, the overall average of the month, 718, can be used as the FMV. Using the example of Fig. 7, the FMV of a sail in September would be \$725. Thus a cruise with a price of \$700 will denote a savings of 4%.